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To: <PeteLund@house.mi.gov>
Date: 9/29/2011 1:24 PM
Subject: Bill 4936 addressed to Rep Liss & Insurance Committee
CC: <DebShaughnessy@house.mi.gov>, <paulopsommer@house.mi.gov>, <CindyDenby@...

Representative Lesia Liss
Michigan 28th District
P.O. Box 30014
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09/19/11

Dear Representative Liss,

This month it has come to my attention insurance committee Chairman Peter Lund is introducing changes to the no fault law of Michigan. I'm certain you have heard much disbelief regarding this move. I would like to share with you why this proposal means severe hardship and anguish for many Michigan families who are dedicated to sustaining the quality of care their first party benefits assure injured loved ones after suffering a catastrophic event. My concern is also for any "future" person(s) having to endure such a tragedy with the idea of not having the current catastrophic coverage. I'm not going to state facts and figures with you, but I am going to attest to the purpose personal injury protection was enacted for and the success of that intention.

My Niece Angela was severely hurt in a motor vehicle accident 15 years ago. Angie became a quadriplegic and also experienced a closed head injury. To say the least there are many ramifications that accompany such injuries. To mention before her accident she was a young, vibrant and beautiful woman with a full life ahead of her is an understatement. Perhaps, similar to your, or anyone's son or daughter, niece, or nephew. Angie was making plans to attend college, and embarking on her journey to becoming a productive and contributing human being. After 6 weeks in an induced coma, and being respirator dependent, she underwent surgery to reassemble her exploded spinal cord from a burst fracture. Angie spent 4 months in rehab to learn how to swallow, speak again, and to use what ever function she had left. Angie is considered a C-5 quadriplegic with closed head injury. She has no movement in three of her limbs and very limited mobility in one arm with no digital dexterity. To say the least Angie was hurt very seriously. After her accident it took approximately one year for her first party benefits to start. Before that time I rented a home for her close to work and paid for all of her expenses for that year. I'm not ashamed to share with you that we had to boil and reused catheters when necessary. It was a difficult year personally and financially for me and my family, but like then and still today we are committed to keeping her home. That was a promise...

No-Fault first party benefits are fundamental in helping me keep that promise to her while keeping her in the best health possible. I cannot adequately share with you how instrumental these benefits are in assisting the process. Although a long while ago it is still easy to remember the sparse year while on Medicaid before her benefits were granted. My heart is heavy thinking of persons having to go through what Angie and my family all went through when this first happens, and

subsequent years.

My motivation in writing you is not only for Angie and my family's sake, but for the other Michigan families who have, or will experience such hardship from a catastrophic injury--possibly yourself or someone you may know, God forbid. Considerate persons can imagine, but no one really feels the impact of such a terrible event until it happens to them, their child or one of their families. It is hard for me to comprehend families having this support, and then not having that support to continue the 24 hour daily operations of such a task. What I understand is that two thirds of the financial support for attendant care would be taken away if this legislation is passed. For example, any diligent manager can imagine having half of their support staff being taken from them. Imagine how this would affect and limit a business. I appreciate that position, but with no disrespect intended we are not considering the daily functions of an "office or a business." We are considering the lives of severely hurt, and challenged human beings, and causing them further "undue" suffering. Current first party benefits offer much needed respite and the level of quality care needed to "help the living" to adjust, and sustain their health after injury. I ponder how any legislator could conceive restricting these benefits for the promise of lowering everyone's insurance cost per month by 15 percent. I am at a loss, and quite honestly would be ashamed to even consider such reform if I were a representative of the people.

Thirty five years ago I was in a medical unit in the US Army. The esprit décor in the army medical community was to always "help the living and go back for the our dead." Please vote "no" to this adverse proposal so I, and other Michigan families and the future affected Michigander's can continue the necessary level of quality care to help the living after catastrophic injuries. The passing of this reform would be long term detriment to many Michigander's with little benefit. It would be the "save now and pay later" dilemma.

By the way, Angie is respirator free and attending college. She has never had a bed sore in fifteen years. May the spirit of compassion guide your heart and hand when voting on Bill 4936--the wise and ignorant in our great state both depend on it.

Respectfully,

Keith A Godsey
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